

UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA

v.

TROY SMITH, and  
MICHELLE GREENWOOD,  
Defendants

No. 4:21-cr-372

(J. BRANN )

INDICTMENT

**FILED**  
HARRISBURG, PA

DEC 01 2021

**THE GRAND JURY CHARGES:**

At times material to this Indictment:

PER JBR  
DEPUTY CLERK

INTRODUCTION

1. The defendants TROY SMITH and MICHELLE GREENWOOD were residents of Mississippi. TROY SMITH was a citizen of Jamaica, and MICHELLE GREENWOOD was a citizen of the United States. TROY SMITH's full name was Troy Romario Leonardo Smith.

2. TROY SMITH and MICHELLE GREENWOOD shared addresses in Mississippi and married each other on or about March 2018.

3. Western Union Financial Services, Inc. ("Western Union") MoneyGram International ("MoneyGram") and Ria Money Transfer ("Ria")

were global money transfer companies with more than 750,000 agent-outlets around the world.

4. Mass-marketing fraudsters in Jamaica, and elsewhere, working in conjunction with fraudsters and money mules based in the United States, used the Western Union, MoneyGram, and Ria systems and the United States banking system to defraud United States consumers.

5. The types of schemes employed by Jamaica-based fraudsters are diverse and varied, but they typically entail a common *modus operandi*: a victim is misled into sending an up-front payment in exchange for an even larger payoff or reward down the road. In the case of the advance-fee sweepstakes scam, fraudsters contact their victims via the telephone or the internet posing as officials of Publishers Clearing House or some other sweepstakes or prize-issuing organization. The fraudsters induce victims to send money via MoneyGram, Western Union and Ria money transfers, cash, pre-paid cards, remote bank deposits, or bank wires to receive the promised sweepstakes prize. As victims send funds, they are told of additional payments that are required in order to secure the promised outcome, often resulting in victims depleting their financial resources. The required advance payments are falsely characterized as taxes or customs, transportation, and

insurance fees, and the payees/receivers are falsely characterized as sweepstakes officials. When sending money transfers, victims then provide their MoneyGram, Western Union, and Ria money transfer information to the fraudsters, and either those fraudsters or their coconspirators collect the transfers at MoneyGram, Western Union or Ria agent locations.

6. To help perpetrate their frauds, Jamaica-based fraudsters employ coconspirators in the United States known as "money mules." Money mules receive fraud-induced money transfers, bank wires and deposits, checks, and cash sent by victims, and then forward the proceeds to their coconspirator fraudsters in the United States and Jamaica. In some instances, fraudsters direct victims to send multiple money transfers payable to different money mules. By playing the role of a middleman, a money mule thus helps fraudsters to conceal ownership and control of the fraud proceeds and to further their fraudulent activity. A money mule is typically compensated for his or her services by retention of an agreed upon percentage or amount of the fraud proceeds, from which he or she will take a cut before forwarding the majority of the proceeds to coconspirators at the direction of the fraudster or a middleman.

**THE CONSPIRACY**

**COUNT 1**

18 U.S.C. § 1349

(Conspiracy to Commit Wire Fraud and Mail Fraud)

From about October 2016 until about June 2018, in the Middle District of Pennsylvania, and elsewhere, the defendants,

**TROY SMITH and  
MICHELLE GREENWOOD,**

did knowingly conspire and agree, together and with other persons both known and unknown to the Grand Jury, to commit offenses against the United States and to defraud the United States, that is:

By devising a scheme and artifice to defraud and to obtain money and property by means of false and fraudulent pretenses, representations, and promises, and by willfully participating in such a scheme and artifice with knowledge of its fraudulent nature, with the intent to defraud, and for the purpose of executing such scheme and artifice causing to be transmitted by means of wire, radio, and television communication in interstate and foreign commerce, any writing, sign, signal, picture and sound, in violation of Title 18, U.S.C. § 1343 (Wire Fraud); and,

By devising a scheme and artifice to defraud and to obtain money and property by means of false and fraudulent pretenses, representations, and

promises, and by willfully participating in such a scheme and artifice with knowledge of its fraudulent nature, with the intent to defraud, and for the purpose of executing such scheme and artifice taking and receiving from an authorized depository or mail matter any matter or thing, in violation of 18 U.S.C. § 1341 (Mail Fraud).

Manner and Means

It was part of the conspiracy and scheme and artifice to defraud that the defendants and their coconspirators employed the following manner and means:

7. From about October 2016 until about June 2018, the defendants, TROY SMITH and MICHELLE GREENWOOD, and other unindicted coconspirators, received consumer fraud-induced MoneyGram, Western Union, and Ria money transfers, bank wire transfers and bank deposits, money orders, checks, and cash from victims across the United States totaling more than \$300,000.

8. In or about October 2016, an unidentified fraudster using a fictitious name and posing as an official of a sweepstakes organization falsely told Victim 1, then a 51-year-old widow residing in Columbia County, Pennsylvania, in the Middle District of Pennsylvania, that she had won a

multi-million-dollar cash prize and automobile.

9. This fraudster also told Victim 1 that she had to prepay taxes, and later various other fees and expenses, in order to receive her cash prize and automobile.

10. This fraudster directed Victim 1 to remit monies in the form of money transfers, bank wires, and cash mailings payable to or addressed to TROY SMITH and MICHELLE GREENWOOD or to various aliases of TROY SMITH and MICHELLE GREENWOOD.

11. This fraudster told Victim 1 that the defendants TROY SMITH and MICHELLE GREENWOOD were likewise officials of the sweepstakes organization.

12. From about October 2016 until about August 2017, Victim 1 wired or attempted to wire over 80 fraud-induced Western Union, MoneyGram, and Ria money transfers totaling approximately \$123,000, from or near Bloomsburg, Pennsylvania and payable to TROY SMITH, MICHELLE GREENWOOD, and unindicted coconspirators known and unknown to the grand jury. Victim 1 made these transfers using the names and aliases that she was directed to use, and TROY SMITH and MICHELLE GREENWOOD received these transfers using their own names and aliases.

13. TROY SMITH and MICHELLE GREENWOOD regularly visited multiple Walmart stores—including multiple Walmart locations within the same day—in order to receive fraudulent MoneyGram and Ria money transfers sent by advance-fee scam victims.

14. TROY SMITH, MICHELLE GREENWOOD, and their coconspirators arranged for TROY SMITH and MICHELLE GREENWOOD to receive MoneyGram, Western Union, and Ria money transfers sent by advance-fee scam victims to be paid in various names.

15. TROY SMITH and MICHELLE GREENWOOD sent and received MoneyGram, Western Union, and Ria money transfers using various aliases, including Romario Smith, Romario Leonardo, Leonardo Smith, Leonardo Romario, Troy Romario, Michelle Nichole, and Nichole Greenwood. The use of these aliases undermined MoneyGram, Western Union, and Ria's anti-fraud and anti-money laundering blocking protocols.

16. From about October 2016 until about June 2018, TROY SMITH and MICHELLE GREENWOOD used multiple variations of their names to send approximately 57 Western Union money transfers totaling about \$50,000, which were the proceeds of fraud, to multiple coconspirators in Jamaica.

17. From about November 17, 2016 until about December 19, 2016, Victim 1, at the direction of the same fraudster, sent approximately nine bank wire transfers totaling approximately \$14,000 from the Middle District of Pennsylvania to TROY SMITH at Keesler Federal Credit Union in Biloxi, Mississippi.

18. From about July 10, 2017 until about January 20, 2018, Victim 1, at the direction of the same fraudster, completed approximately 58 cash deposits totaling approximately \$90,000 that were credited to the Wells Fargo bank accounts of TROY SMITH, MICHELLE GREENWOOD, and unindicted coconspirators known and unknown to the grand jury.

19. From about October 13, 2017 until about June 7, 2018, Victim 1, at the direction of the same fraudster, mailed approximately four USPS Priority Express envelopes containing cash or money orders from the Middle District of Pennsylvania to TROY SMITH in Mississippi.

All in violation of Title 18, United States Code, Section 1349.

**THE GRAND JURY FURTHER CHARGES:**

**COUNTS 2 THROUGH 5**

18 U.S.C. § 1341  
(Mail Fraud)

For purposes of Counts 2 through 5 of this Indictment, the allegations

set forth in paragraphs 7 through 19 are incorporated herein.

On or about the dates set forth below, in the Middle District of Pennsylvania and elsewhere, the defendant,

**TROY SMITH,**

aiding and abetting other persons both known and unknown to the Grand Jury, with the intent to defraud, did devise and willfully participate in, with knowledge of its fraudulent nature, a scheme and artifice to defraud and obtain money by materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing and attempting to execute the above-described scheme and artifice to defraud and deprive, did knowingly take and receive from an authorized depository for mail matter any matter or thing, as described below:

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Recipient and Location</b>	<b>Mailing Contents</b>
2	10/13/2017	Victim 1, Bloomsburg, PA	TROY SMITH P.O. Box 8273 Biloxi, MS	\$1,000 in US currency (cash)

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Recipient and Location</b>	<b>Mailing Contents</b>
3	05/21/2018	Victim 1, Benton, PA	TROY SMITH 2215 Taylor Blvd, Gulfport, MS	\$500 Money Order
4	05/29/2018	Victim 1, Lehman, PA	TROY SMITH 2215 Taylor Blvd, Gulfport, MS	\$500 Money Order
5	06/07/2018	Victim 1, Benton, PA	TROY SMITH 2215 Taylor Blvd, Gulfport, MS	\$500 Money Order

All in violation of Title 18, United States Code, Sections 1341 and 2.

**THE GRAND JURY FURTHER CHARGES:**

**COUNTS 6 THROUGH 14**  
**18 U.S.C. § 1343**  
**(Wire Fraud)**

For purposes of Counts 6 through 14 of this Indictment, the allegations set forth in paragraphs 7 through 19 are incorporated herein.

On or about the dates set forth below, in the Middle District of Pennsylvania and elsewhere, the defendant,

**TROY SMITH,**

aiding and abetting other persons both known and unknown to the Grand Jury, with the intent to defraud, did devise and willfully participate in, with knowledge of its fraudulent nature, a scheme and artifice to defraud and obtain money by materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing and attempting to execute the above-described scheme and artifice to defraud and deprive, did knowingly transmit and cause to be transmitted by means of wire, radio, and television communication in interstate and foreign commerce, any writing, sign, signal, picture and sound, as described below:

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Intended Recipient and Location</b>	<b>Amount Transferred / Type of Transfer</b>
6	12/2/2016	Victim 1, First Columbia Bank & Trust Co., Bloomsburg, PA	TROY SMITH Keesler Federal Credit Union, Account ending in - 0483	\$3,480 wire transfer

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Intended Recipient and Location</b>	<b>Amount Transferred / Type of Transfer</b>
7	12/19/2016	Victim 1, First Columbia Bank & Trust Co., Bloomsburg, PA	TROY SMITH Keesler Federal Credit Union, Account ending in - 0483	\$1,980 wire transfer
8	1/17/2017	Victim 1, Bloomsburg, PA	ROMARIO SMITH, Mississippi	\$1,980 MoneyGram money transfer
9	2/8/2017	Victim 1, Bloomsburg, PA	ROMARIO SMITH, Mississippi	\$4,940.71 MoneyGram money transfer
10	2/8/2017	Victim 1, Bloomsburg, PA	ROMARIO SMITH, Mississippi	\$1,982 Ria money transfer
11	5/5/2017	Victim 1, Bloomsburg, PA	TROY SMITH, Mississippi	\$300 MoneyGram money transfer

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Intended Recipient and Location</b>	<b>Amount Transferred / Type of Transfer</b>
12	5/22/2017	Victim 1, Bloomsburg, PA	ROMARIO LEONARDO, Mississippi	\$492 Ria money transfer
13	7/8/2017	Victim 1, Bloomsburg, PA	TROY ROMARIO, Mississippi	\$2,484 Ria money transfer
14	8/6/2017	Victim 1, Bloomsburg, PA	LEONARDO ROMARIO, Mississippi	\$792 Ria money transfer

All in violation of Title 18, United States Code, Sections 1343 and 2.

**THE GRAND JURY FURTHER CHARGES:**

**COUNTS 15 THROUGH 17**

18 U.S.C. § 1343

(Wire Fraud)

For purposes of Counts 15 through 17 of this Indictment, the allegations set forth in paragraphs 7 through 19 are incorporated herein.

On or about the dates set forth below, in the Middle District of Pennsylvania and elsewhere, the defendant,

**MICHELLE GREENWOOD,**

aiding and abetting other persons both known and unknown to the Grand Jury, with the intent to defraud, did devise and willfully participate in, with knowledge of its fraudulent nature, a scheme and artifice to defraud and obtain money by materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing and attempting to execute the above-described scheme and artifice to defraud and deprive, did knowingly transmit and cause to be transmitted by means of wire, radio, and television communication in interstate and foreign commerce, any writing, sign, signal, picture and sound, as described below:

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Intended Recipient and Location</b>	<b>Amount Transferred</b>
15	12/21/2016	Victim 1, Bloomsburg, PA	MICHELLE GREENWOOD, Mississippi	\$7,905.14 MoneyGram money transfer

<b>Count</b>	<b>On or About</b>	<b>Sender and Location</b>	<b>Intended Recipient and Location</b>	<b>Amount Transferred</b>
16	6/29/2017	Victim 1, Bloomsburg, PA	NICHOLE GREENWOOD, Mississippi	\$2,200 Ria money transfer
17	7/7/2017	Victim 1, Bloomsburg, PA	NICHOLE GREENWOOD, Mississippi	\$2,484 Ria money transfer

All in violation of Title 18, United States Code, Sections 1343 and 2.

**THE GRAND JURY FURTHER CHARGES:**

**COUNT 18**

18 U.S.C. § 1956(h)

(Conspiracy to Launder Monetary Instruments)

For purposes of Count 18 of this Indictment, the allegations set forth in paragraphs 7 through 19 are incorporated herein.

From about October 2016 until about June 2018, in the Middle District of Pennsylvania, and elsewhere, the defendants,

**TROY SMITH and  
MICHELLE GREENWOOD,**

did knowingly conspire and agree, together and with other persons both known and unknown to the Grand Jury, to commit offenses against the United States in violation of Title 18, United States Code, Section 1956, to wit:

(a) to knowingly conduct and attempt to conduct a financial transaction affecting interstate and foreign commerce, which involved the proceeds of a specified unlawful activity, that is mail fraud and wire fraud, with the intent to promote the carrying on of specified unlawful activity, that is mail fraud and wire fraud, and that while conducting and attempting to conduct such financial transaction knew that the property involved in the financial transaction represented the proceeds of some form of unlawful activity in violation of Title 18, United States Code, Section 1956(a)(1)(A)(i); and

(b) to knowingly conduct and attempt to conduct financial transactions affecting interstate commerce and foreign commerce, which transactions involved the proceeds of specified unlawful activity, that is, mail fraud and wire fraud, knowing that the transactions were designed in whole or in part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of specified unlawful activity, and that while conducting and attempting to conduct such financial transactions, knew that the property

involved in the financial transactions represented the proceeds of some form of unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i); and

(c) to transport, transmit, and transfer and attempt to transport, transmit, and transfer a monetary instrument and funds from a place in the United States to and through a place outside the United States with the intent to promote the carrying on of specified unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(2)(A); and

(d) to transport, transmit, and transfer, and attempt to transport, transmit, and transfer a monetary instrument or funds involving the proceeds of specified unlawful activity, that is, mail fraud and wire fraud, from a place in the United States to or through a place outside the United States, knowing that the funds involved in the transportation, transmission, and transfer represented the proceeds of some form of unlawful activity and knowing that such transportation, transmission, and transfer was designed in whole or in part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of specified unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(2)(B)(i).

Manner and Means

It was part of the conspiracy that the defendants and their coconspirators employed the following manner and means:

20. TROY SMITH, MICHELLE GREENWOOD, and their coconspirators arranged for TROY SMITH and MICHELLE GREENWOOD to receive cash and money order mailings, MoneyGram, Western Union, and Ria money transfers, remote state bank deposits, and bank wire transfers sent by advance-fee scam victims to be paid in various names.

21. TROY SMITH and MICHELLE GREENWOOD then sent a portion of the proceeds from these fraud-induced victim funds to coconspirators, known and unknown to this Grand Jury, located in Jamaica.

22. TROY SMITH and MICHELLE GREENWOOD received fraud-induced victim funds in larger amounts and then sent monies in multiple smaller amounts to coconspirators in Jamaica using different names from the ones they used to receive funds.

23. On or about December 2, 2016, TROY SMITH received a \$3,480 wire transfer from Victim 1, in the Middle District of Pennsylvania, in an account that he maintained at Keesler Federal Credit Union ending in -0483. On or about December 2, 2016, TROY SMITH, using the name ROMARIO

SMITH, sent \$2,300 by money transfer from Mississippi to C.S., an unindicted coconspirator, located in Jamaica. Later that day, on or about December 2, 2016, MICHELLE GREENWOOD sent \$1,200 by money transfer from Mississippi to R.M., an unindicted coconspirator, located in Jamaica.

24. On or about December 19, 2016, TROY SMITH received a \$1,980 wire transfer from Victim 1, in the Middle District of Pennsylvania, in an account that he maintained at Keesler Federal Credit Union ending in -0483. On or about December 19, 2016, TROY SMITH, using the name ROMARIO SMITH, sent \$1,130 by money transfer from Mississippi to L.W., an unindicted coconspirator, located in Jamaica.

25. On or about December 21, 2016, MICHELLE GREENWOOD received a \$7,905.14 money transfer from Victim 1, in the Middle District of Pennsylvania. On or about December 21, 2016, TROY SMITH, using the name ROMARIO SMITH, sent \$2,000 by money transfer from Mississippi to L.W., an unindicted coconspirator, located in Jamaica. On or about December 29, 2016, TROY SMITH, using the name LEONARDO SMITH, then sent two additional money transfers, each worth \$1,000, approximately eight minutes apart—one to J.M., an unindicted coconspirator located in Jamaica, and one

to O.W., an unindicted coconspirator located in Jamaica.

26. On or about January 13, 2017, MICHELLE GREENWOOD received a \$988.50 money transfer from Victim 1, in the Middle District of Pennsylvania. On or about January 13, 2017, MICHELLE GREENWOOD, using the name NICHOLE GREENWOOD, sent \$1,000 by money transfer from Mississippi to N.B., an unindicted coconspirator, located in Jamaica.

27. On or about January 17, 2017, TROY SMITH, using the name ROMARIO SMITH, received a \$1,980 money transfer from Victim 1, in the Middle District of Pennsylvania. On or about January 17, 2017, TROY SMITH, using the name LEONARDO SMITH, sent \$1,230 by money transfer from Mississippi to J.M., an unindicted coconspirator, located in Jamaica.

28. On or about February 8, 2017, TROY SMITH, using the name ROMARIO SMITH, received a \$4,940.17 MoneyGram money transfer from Victim 1, in the Middle District of Pennsylvania. On or about February 8, 2017, TROY SMITH, using the name ROMARIO SMITH, received a \$1,982 Ria money transfer from Victim 1, in the Middle District of Pennsylvania. On or about February 8, 2017, TROY SMITH, using the name LEONARDO SMITH, sent \$2,000 by money transfer from Mississippi to G.M., an unindicted coconspirator, located in Jamaica. Several hours later, on or about

February 8, 2017, TROY SMITH, using the name LEONARDO SMITH, sent another \$2,000 by money transfer from Mississippi to W.F., an unindicted coconspirator, located in Jamaica.

All in violation of Title 18, United States Code, Section 1956(h).

**THE GRAND JURY FINDS PROBABLE CAUSE:**

**FORFEITURE ALLEGATION**

29. The allegations contained in Counts 1 through 18 of this Indictment are hereby re-alleged and incorporated by reference for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Sections 981(a)(1)(C) and 982(a)(1)–(2), (8), and Title 28, United States Code, 2461(c).

30. Upon conviction of an offense set forth in Counts 1 through 18 of this Indictment, the defendants,

**TROY SMITH and MICHELLE GREENWOOD,**

shall forfeit to the United States pursuant to Title 18, United States Code, Section 982(a), any property real or personal that constitutes, is derived from, or is traceable to the proceeds obtained directly or indirectly from the commission of the offense of which the person is convicted; or that is used to commit, facilitate, or promote, or is intended to be used to commit, facilitate, or promote, the commission of the offense of which the person is convicted.

The property to be forfeited includes, but is not limited to, the following:

- a. Approximately \$300,000;

31. If any of the property described above, as a result of any act or omission of the Defendant:

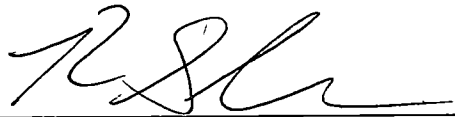
- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

All pursuant to Title 18, United States Code, Sections 981(a)(1)(C) and 982(a)(1)–(2), (8), and Title 28, United States Code, 2461(c).

A TRUE BILL

JOHN C. GURGANUS  
United States Attorney



RAVI ROMEL SHARMA  
Assistant United States Attorney

  
FOLEY ERSON

12-1-21

Date